



This certifies that

# *American Mass Media Corporation*

has invested \$20,000.00

On July 18, 2005

for a term of 5 years

*earning 20% APR*

The terms and conditions of this investment are covered under the standard Subscription Agreement and your individual account documents. Membership not transferable.

 CEO - IFCV 7/18/05  
Signature Date

### Signature

Date \_\_\_\_\_

Number: IFCV071805-01  
Account# 204027

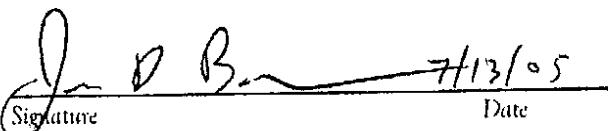
**EXHIBIT T**



This certifies that  
*Roberta K. Clark*

has invested  
**\$70,000**  
On July 13, 2005  
at a term of 5 years  
earning 17% APR

The terms and conditions of this investment are covered under the standard Subscription Agreement and your individual account documents. Membership not transferable.

  
Signature \_\_\_\_\_ Date 7/13/05

Number: IFCV071305-01  
Account# 204022



## EXHIBIT U

This certifies that

*Kathleen Markus*

has invested **\$50,000**

On December 22, 2004

at a term of 5 years

earning 25% APR

The terms and conditions of this investment are covered under the standard Subscription Agreement and your individual account documents. Membership not transferable.

A handwritten signature in black ink, appearing to read "Tim S." followed by "CEO IFCV 12/22/04".

Signature

Date

Number: IFCV122204-01  
Account# 204003

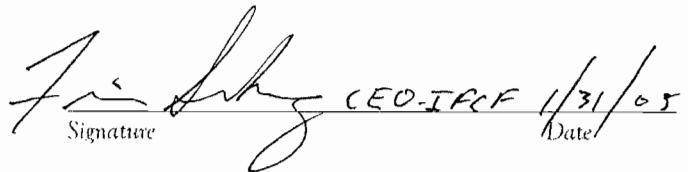


This certifies that

*Kathleen Markus*

has invested \$25,000  
On January 31, 2005  
at a term of 5 years  
earning 25% APR

The terms and conditions of this investment are covered under the standard Subscription Agreement and your individual account documents. Membership not transferable.

  
Signature: \_\_\_\_\_ Date: 1/31/05

Number: IFCV013105-01  
Account# 204014



This certifies that

*Kathleen F. Markus*

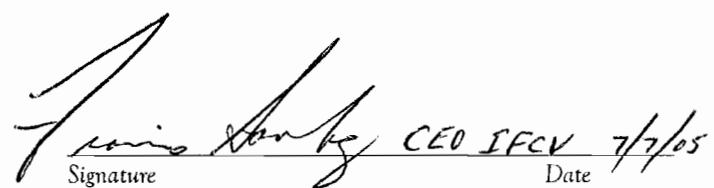
has invested \$25,000

On July 7, 2005

for a term of 5 years

earning 25% APR

The terms and conditions of this investment are covered under the standard Subscription Agreement and your individual account documents. Membership not transferable.

  
\_\_\_\_\_  
Signature \_\_\_\_\_ Date 7/7/05

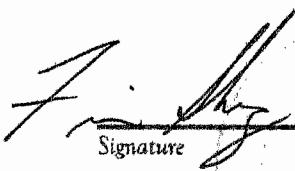
Number: IFCV070705-01  
Account# 204024



## EXHIBIT V

This certifies that  
Joseph A. Cavaluzzi  
has invested \$56,381.18  
on April 27, 2007  
with the Special Opportunity Program

Note: This program allows you to earn 18% APR annual compounding. After a 2 years an additional 50% Maturation Bonus gets added to your amount of interest accumulation. You will receive an annual variable annuity distribution based on the net profits of the 23 acres in Pacific Estates. You will have rights to purchase at established lot prices, and be notified of price increases 30 days prior to a price increase. You will have first rights to purchase any property sold in the Sands of Gold Project at a 10% discounted price. It will begin at 10% once the first structures are available and decrease 1% every 6 months until it reduces to 1% in the 5th year.

  
Signature

CEO IFCV-ROI 10/2/07  
Date

Number: IFCV-042707-01

## EXHIBIT W

Dear Mr. Hale

Thank you for your inquiry about a wire sent from account # XXXX-6460 in the amount of \$10,000. The fed wire reference number you requested for this transaction is 080129358666.

If you have any questions please call 1 800 387 2331.

Request Date: 01/29/08

Case Number: 229146186232

Account Number: XXXX-6460

Amount Requested: USD 10000.00

Request Fee: \$25.00

To Bank: JPMORGAN CHASE BANK, N.A.

To Account Number: 65501789583

Wire Currency: USD

Request Date: 10/27/08

Case Number: 2292203469232

Account Number: XXXX-6460

Wire Amount: \$10000.00

Receiver Bank Name: Banco Santander Serfin S.A

External account: 65501789583

**From:** "Jim Bourassa" <jimdonaldbourassa@hotmail.com>  
**Date:** July 11, 2008 7:27:01 AM CDT  
**To:** "david Hale" <touchdownfun@gmail.com>  
**Cc:** <darcey.martin@d2dsolutions.com>  
**Subject: David Hale - Account Review**

Hi, David

Below and attached is your "Account Review". This is your official Investment Certificate, updated on a quarterly basis. I have also attached of copy of your Special Opportunity Program agreement, for your reference. You had faxed it to me, so you actually have the original.

Have a great day!

Jim

- - -

David J Hale Jr.  
412 Washington St  
Rockford, IL 61104

Account # 204100  
Account Type: Cash  
Term Length: 2 years

Compound  
Period: Annual

Nominal Annual Rate: 18.000  
%

AMORTIZATION SCHEDULE - Normal  
Amortization

	Date	Loan	Payme nt	Intere st	Princip al	Balance
Loan	1/29/20 08	10,000. 00				10,000. 00
Loan	3/31/20 08	0.00		305.75	305.75-	10,305. 75
Loan	6/30/20 08	0.00		462.49	462.49-	10,768. 24
Grand Totals		10,000. 00	0.00	768.24	768.24-	

An open balance of 10,768.24 still remains.

## EXHIBIT X

### Wire Instructions for Realty Opportunities International

**Bank:** JP Morgan Chase

**Bank Branch:** New York

**Swift:** CHASUS33

**ABA:** 021000021

**Beneficiary:** Banco Santander Serfin S.A.

**Swift:** BMSXMXMM

**Account:** 400047144

### FOR FURTHER CREDIT TO:

**Account:** 65501789583

**Beneficiary:** Realty Opportunities International S de RL de CV

**Bank Branch:** Suc. Principal Acapulco No.5451

**Bank Address:** Av. Costera Miguel Aleman No.51, Fracc. Club  
Depoptyivo, C.P.39690

**Bank City:** Acapulco Guerrero, Mexico

# EXHIBIT Y

## Executive Committee Meeting Minutes October 11, 2005

Present: Jim Bourassa, Richard Sanchez, Deana Guidi, Norman Wierer

Not present: Frank Sanchez, Scott Wessel

Deana shall be the Secretary for the Committee

Topic: Short term cash flow projections

1. Properties

a. Lot 4	Net \$30,000	Oct 14
b. Randall	Net \$305,000	Nov 1
c. Jefferson	Net \$6,000	Nov 1

Total property by Nov 1: \$341,000

2. SOG buyers

a. Lincoln	\$25,000
b. Clark	\$300,000
c. Burge	\$100,000
d. Connelley	\$10,000

Total SOG buyers by Nov 30? \$435,000

3. Car loans

\$40,000 Oct 14

4. Slagle/Suzanne loan

\$200,000

5. Goldberg

\$10,000

Incoming funds by Oct 17: \$70,000 (Lot 4 and car loans)

Topics to address during Q4 05:

1. Corporate Structure (tax and management advantages for converting to S Corp)
2. Financial plan for \$20 million loan
3. Employee compensation and benefits
4. MI property

84 N. Eastwood Dr.  
# 3015  
Woodstock, IL 60098



Toll Free: (877) 610-5982  
Main Office: (815) 206-5139  
Fax: (815) 206-5283

## Principal and Interest Withdrawal Request Form

### EXHIBIT Z

By requesting a payout of principal and/or earned interest, the undersigned hereby acknowledges that interest is subject to federal income tax and will be reported to the IRS. Note that it is the responsibility of the undersigned to truthfully report all gains to both federal and state tax authorities when filing income tax returns.

Requests for principal and interest withdrawals are subject to administrative review by InvestForClosures Financial, LLC. Requests for principal and interest withdrawals are subject to the withdrawal period as specified in the terms and conditions. The withdrawal period begins upon receipt of the properly completed Withdrawal Request Form by InvestForClosures Financial, LLC at the address listed above.

*Pursuant to the Terms and Conditions signed and approved by me/us (the undersigned), I/we hereby request a payout of principal and/or earned interest from my/our account as specified below:*

Account #:	<i>104046, 104137, \$0 money</i>		
Investor Name(s):	<i>Valentin</i>	<i>Maria</i>	
	Last	First	MI

Principal/Interest Withdrawal:	<input checked="" type="checkbox"/> Complete principal and interest withdrawal
	<input type="checkbox"/> Annual interest withdrawal
	<input type="checkbox"/> This amount: \$ _____

Investment Type:	<input checked="" type="checkbox"/> Cash	<input type="checkbox"/> IRA	<input type="checkbox"/> MIG
------------------	--	------------------------------	------------------------------

Please send my interest to me in the following manner:			
<input checked="" type="checkbox"/> U.S.P.S. (No Charge)	<input type="checkbox"/> DHL (Overnight - \$25 charge)	<input type="checkbox"/> Wire Transfer (\$25 charge)	
Note: DHL will not deliver to a P.O. Box.			
All charges will be deducted from the interest payment			
Address: <i>32 W 121 Bode Rd.</i>		Bank: _____	
<i>Elgin, IL. 60120</i>		ABA: _____	
		Account #: _____	
		Account Title: _____	

*By signing below, I warrant that I have read the terms and conditions of InvestForClosures Financial and agree to any applicable penalty of interest and forfeiture of issued warrants that may be incurred due to withdrawal of principal prior to the maturity of my term.*

Signatures:	<i>Maria Valentin 4/13/07</i>		
Investor # 1	Date	Investor # 2	Date

Updated:  
9/14/2004

Web: [www.investforclosures.com](http://www.investforclosures.com)  
Email: [info@investforclosures.com](mailto:info@investforclosures.com)

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2303 Randall Rd  
PMB 120  
Carpentersville, IL 60110



Toll Free: (877) 610-5982  
Main Office: (847) 426-8701  
Fax: (847) 426-8795

## Principal and Interest Withdrawal Request Form And Forfeiture of Warrants Acknowledgment

By requesting a payout of principal and earned interest, the undersigned hereby acknowledges that interest is subject to federal income tax and will be reported to the IRS. A 1099 will be supplied to the undersigned. Note that it is the responsibility of the undersigned to truthfully report all gains to both federal and state tax authorities when filing income tax returns.

Requests for principal interest withdrawals are subject to administrative review by InvestForClosures Financial (IFCF).

Pursuant to the Terms and Conditions signed and approved by me/us (the undersigned), I/we hereby request a payout of principal and earned interest from my/our account as specified below.

NEVER RECEIVED

Account #: 204013

Investor Name(s):	<u>REED</u>	<u>JOHN</u>
Last		First
		MI
	Last	First
		MI

Principal Withdrawal:  Complete principal and interest withdrawal

This amount: \$ 80,000.00 ON 2/17/2008

Investment Type:  Cash  IRA  MIG

Please send my interest to me in the following manner:

U.S.P.S. (No Charge)  Airborne Express (Overnight - \$20 charge)  Wire Transfer (\$20 charge)

Note: Airborne will not deliver to a P.O. Box.

All charges will be deducted from the interest payment

Address: JOHN REED, III  
1931 N.E. 190TH STREET  
WOODINVILLE, WA 98077

Bank: \_\_\_\_\_

ABA: \_\_\_\_\_

Account #: \_\_\_\_\_

Account Title: \_\_\_\_\_

*By signing below, I warrant that I have read the terms and conditions of InvestForClosures Financial and agree to any applicable penalty of interest and forfeiture of issued warrants that may be incurred due to withdrawal of principal prior to the maturity of my term.*

Signatures:

<u>John Andrew Reed, III</u>	<u>11/30/2007</u>	
Investor # 1	Date	Investor # 2
		Date

Web: [www.investforclosures.com](http://www.investforclosures.com)  
Email: [info@investforclosures.com](mailto:info@investforclosures.com)

Bradley J. Schaufenbuel  
5009 Cornell Avenue  
Downers Grove, Illinois 60515-4314

Robert N. Schaufenbuel  
2340 16<sup>th</sup> Street N.W.  
Cedar Rapids, Iowa 52405-1172

Investforclosures Financial, L.L.C.

c/o James D. Bourassa  
254 Gregory M. Sears Drive  
Gilberts, Illinois 60136-4024

c/o Francis X. Sanchez  
710 Lake Avenue  
Woodstock, Illinois 60098-4255

Thursday, April 17<sup>th</sup>, 2008

**Notice of Election to Void Securities Purchase**

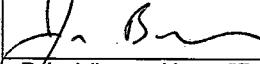
Per Section 13 of the Illinois Securities Law of 1953 (815 ILCS 5/13), we hereby exercise our election and right to rescind and void our purchase of the security issued to us on September 26<sup>th</sup>, 2003 (certificate number IFCF-092603-01, account number 104101). The sale was made in violation of the provisions of the Act (see Temporary Order of Prohibition issued by the Office of the Illinois Secretary of State dated November 9th, 2007). As provided for in 815 ILCS 5/13(A)(1), you, as officers of the organization, are jointly and severally liable to us for the full amount that we paid for the security, plus accumulated interest from the purchase date to the present (at the rate as stipulated), minus the payments of interest and principle made in the past.

*Bradley J. Schaufenbuel*

Bradley J. Schaufenbuel

*Robert N. Schaufenbuel*

Robert N. Schaufenbuel

<i>Sender: Complete this section</i>	
<p>1. Complete item 2.        2. Print your name and address on the reverse so that we can return the card to you.        3. Attach this card to the back of the mailpiece, or on the front if space permits.</p>	
<p>1. Article Number <b>7106 9953 3210 6500 8719</b></p>	
<p>2. Article Addressed to   <i>James D. Bourassa 2551 Gregory M Sears Dr Gibberts, IL 60136 4024</i></p>	
<p>3. Service Type <b>CERTIFIED MAIL</b></p>	
<p>4. Restricted Delivery? (Extra fee)  <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	
<p><b>PS Form 3811V, March 2005 (PSN:7530-07-000-0300)</b></p>	
<p><i>Complete this section upon Delivery:</i></p>	
<p>A. Received by (Printed name) <b>JIM BOUASSA</b> Date of Delivery <b>AP 09 09</b></p>	
<p>B. Signature </p>	
<p>C. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>D. Is delivery address different from item 2?        If YES, enter delivery address below <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p><b>Domestic Return Receipt</b></p>	

## EXHIBIT AA

# IFCF & ROI Investors - Part 2 / Special Opportunities Program

Monday, March 12, 2007 10:52 AM

From:

"Jim Bourassa" <jimdonaldbourassa@hotmail.com>

[Add sender to Contacts](#)

To:

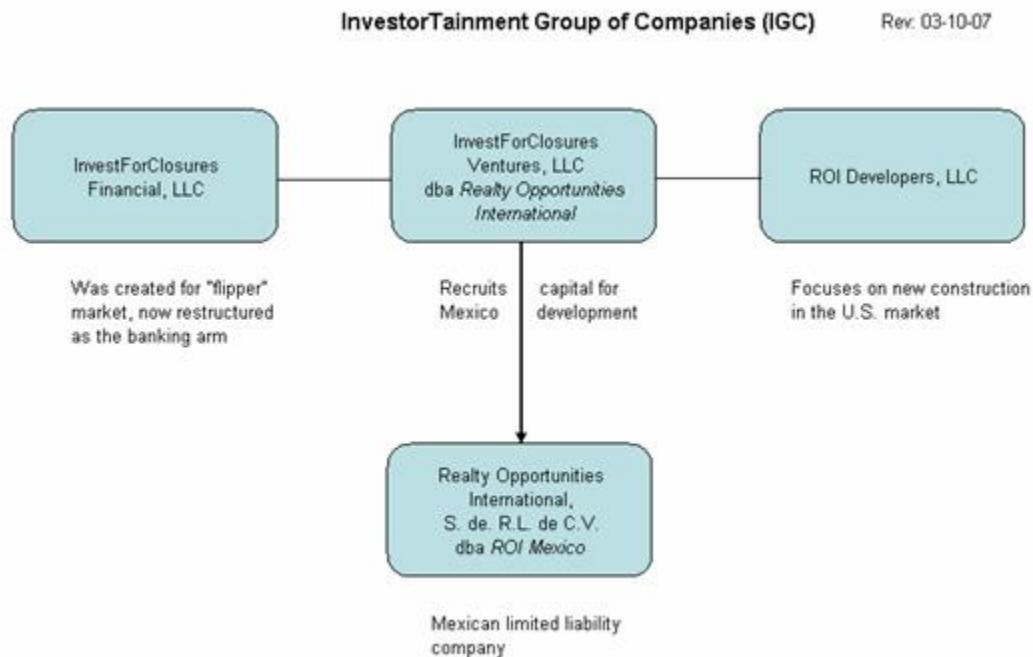
"Frank Sanchez" <Investor@InvestForClosures.com>

Cc:

francisxsanchez@hotmail.com

Dear Investors,

Since we started the company January 1, 2000 you have seen an incredible amount of change and growth in what we now call the InvestorTainment Group of Companies. Originally the company started out as InvestForClosures.Com which later changed to InvestForClosures Financial and has now evolved into the following structure:



Also at: <http://www.roimexico.com/igc.gif>

The majority of you have been with Jim and me from the start as we pursued our dream to create a company that could have a successful IPO. It is a fact that 92% of all the original investors are still invested in the company (invested prior to 12-31-03). Each change that has taken place was to facilitate one further step to the riches of an IPO.

I know that it was a very bold move on our part to declare that the company would have an IPO right from day one of our inception (1-1-00). Some of you may remember that my personal reason for doing so was a promise I had made to my father shortly before he passed away. When I had lost nearly all of my hard earned savings in the stock market, in which he advised not to do so, because of a stock called AIRLC (Air Florida), that crashed in the Florida Everglades and killed all 435 passengers, my stock went down from 7.375 to 1.75 in one day. IN ONE DAY!

He explained to me that the only people that really make any money in the stock market were brokers and the person that creates the stock and takes it to market. Well this is what I set out to do and upon meeting Jim Bourassa, who also agreed with my Dad's reasoning, we joined forces and have brought the company to the point that we are now literally involved in an International, World Class, Multi Billion Dollar Project.

Original investors remember that I always said that whatever happened in the company that we would all share in the benefits and if we could ever get us to the point of an IPO that we would all have a chance to participate.

The question became, what happens with the people that had invested after 12-31-03? The following plan is the Special Opportunities Program, which allows those people that were not considered one of the original investors to have an opportunity to also acquire Warrants, and give any of the original investors the ability to accumulate more.

The original premise that the company was founded on, the InvestorTainment System®, has served the company well, in that it has brought us to the point that we are now. We now know for a fact that we are controlling an extremely desirable International Real Estate Project that has received the attention and participation of many world class people and organizations.

I think the most important fact to keep in mind is that as of 3-9-07 there have now been exactly 59 people, brokers, funders, and organizations, some of which are easily recognizable as some of the largest financial institutions in the world, that have come forth and have expressed their interest in participation in the project either verbally or in writing.

If you remember we were having a difficult time sorting thru all our options, but have now narrowed them down to 5 players, all of which have put forth Letters of Interest (LOI) to the tune of \$500,000,000. You are reading this right. 500 Million dollars. I put this in writing here because it is true and verifiable.

The project's calculations for returns, and keep in mind, the majority of these numbers have been requested and reviewed by some of the largest financial institutions in the world, show an initial gross profit projection of more than \$8,000,000,000. Yes, you are reading this right as well. 8 BILLION DOLLARS!

If this isn't God working miracles then I don't know what a miracle is, because all of these things have all happened in the past 6 months, which is part of the reason there has been a lower amount of information sent to you lately. I offer my personal apology for this. But I can assure you that the B.O.S. (Bourassa, O'Day, and Sanchez) Team has quite literally given our entire lives to this project for the last six months to insure its success. But, thank God, we have come to the point of knowing which direction we are going and how we are going to get there. It is for this reason I put for the Special Opportunities Program.

I know the entire situation has tried many peoples' patience, but to be quite honest with you, I have never dealt with this kind of situation before and in many cases it was a matter of me not proceeding forward with many opportunities that have been presented, until I was 100% sure in my brain that, what was being proposed by different entities, was real, verifiable and in the financial best interest for our project.

I want to truly thank all of our investors from the bottom of my heart and I sincerely pray for your peace, health, happiness, and that you all experience God's tremendous love He has for all us.

After you read the Special Opportunities Program you will get the sense that things are coming to an end, and certainly this is true in terms of the current structure of the company. We simply won't need anymore money from private individuals. This is the main reason I am putting forth this program. It will allow those of you that have Warrants the ability to have (NOT BUY) equity in the future endeavors of the project.

For those of you that continue down the path of gold with me (about 80%, according to the informal polls that I have taken) we will transition into the Sands of Gold Project and I promise to use all my God-given abilities to create one of the worlds most acclaimed eco-luxury destinations. For those of you that will choose another path, I personally wish all of God's Blessings on you and I tell you that I appreciate everything that you have done for the company and myself and that it has been a pleasure knowing you.

Francis "Frank" Sanchez

Founder and Chief Executive Officer  
Realty Opportunities International/  
InvestForClosures Financial

ROI Mexico: Your Gateway to Paradise (r)

877-610-5982 Toll Free

815-206-5139 Main Office

847-341-4325 Cellular

815-206-5283 Fax

[francisxsanchez@hotmail.com](mailto:francisxsanchez@hotmail.com)

## TJ Thurston

---

**From:** Jim Bourassa [jimdonaldbourassa@hotmail.com]  
**Sent:** Monday, June 11, 2007 10:52 AM  
**To:** investor@investforclosures.com  
**Cc:** Frank Sanchez  
**Subject:** IFCF & IFCV Investors - It's A Miracle -- We did it!

Dear Investor,

There is so much that happens in a weeks' time within our company that it is nearly impossible to keep you informed of everything. However, this is huge news. I'm not sure if you remember an email that was sent out regarding the privatization of the lands in the Sands of Gold Project (see below) Also, do you remember that we were very politically active in Mexico in order to insure our agenda? Well, it's all paid off.

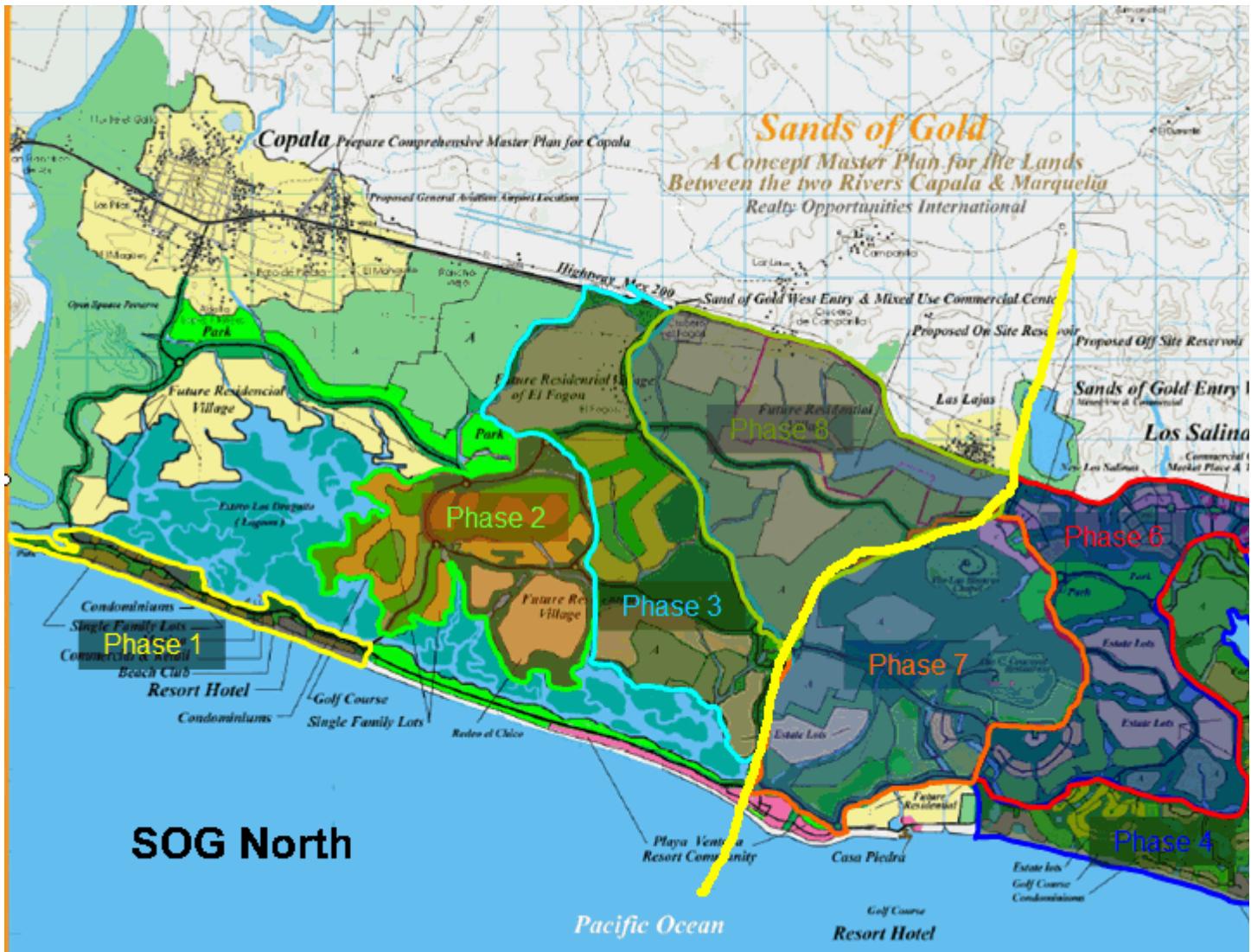
This past Saturday, I cooked dinner for some of Mexico's highest officials that are able to help us in the project. To make a long story short, it turns out that our good friend, the President of the PAN political party in the State of Guerrero, moved up to a higher Federal post, as did many of the other political people that we were helping to move up in political ranking. One of those people turns out to be Enrique Jose Castro, who was made the new Federal head of the "Registro Agrario Nacional" (RAN).

It really was crucial that Felipe Calderon won the presidency, because we had cut the deals with all the underlings, in the hope that if Felipe won, we would have made some new very powerful friends that would be able to help the Sands of Gold Project. Well, as Gods' will would have it, we were victorious in way more than the presidency.

Enrique has promised that he will deliver to us private titled lands within 6 months time. This is a miracle. You have to understand that there are projects in Acapulco that still don't have there actual title to the land after 20 years. In fact, one of the most luxurious developments in the Diamond Zone in Acapulco, "Tres Vidas", has just received their title after 22 years of red tape. Obviously, they didn't have very good connections and let me tell you, it like my dad always used to say "without de polotics—you nothing hijo" (my dad had a Mexican accent, and hijo means son).

I must add, that God has really put me at the right place at the right time, as He has done my entire life. We have made all the political connections necessary in order to ensure the success of our investment. I just wanted you to know I really appreciate everyone that prays for the project, and to let you know that your prayers are absolutely working because the things that are happening in the project can only be described as miracles.

For instance, instead of costing the nearly 2 million dollars projected for the process of legalization that we anticipated, we will have more than 600 parcels of land, privatized and entitled, for less than 200 thousand dollars. Thank You God and Thank You Investors. We did it! Keep praying—it works.



Also, I know I shouldn't "count my chickens before they are hatched", but I do think that it is crucial that you know that we do have a Letter of Commitment on the Project funding for 500 Million dollars. The only reason that I am holding a little longer is that it seems that 3 other players want a piece of the Gold as well, and one of them is looking at upping the ante to 1 Billion dollars. What did I tell you about miracles? If this isn't Gods' work at hand, then I don't know anything anymore.

I just had to tell you these things and there is much more, but to put it all in one email is just too much. Please keep watch for the updated announcement of our Annual Investor Appreciation Dinner for 2007. Details will follow shortly.

Francis "Frank" Sanchez

Founder and Chief Executive Officer  
Realty Opportunities International/  
InvestForClosures Financial

ROI Mexico: Your Gateway to Paradise (r)

877-610-5982 Toll Free  
815-206-5139 Main Office  
847-341-4325 Cellular  
815-206-5283 Fax

[francisxsanchez@hotmail.com](mailto:francisxsanchez@hotmail.com)

-----  
Previous email that was sent out regarding the privatization of the lands in the Sands of Gold Project:

Since we started the Sands of Gold Project, it has grown and become more economically viable. It started nearly 3 years ago as a small piece of ocean front land with about 23 acres and has now expanded to an entire Master Planned Community with about 15 thousand acres and 13 kilometers of water front property

Mexico has come to realize that taking land away from people just isn't going to help their reputation in the international arena. The majority of the lands are taken away from their own Mexican people and the reason is they never legally owned it in the first place.

In Mexico they allow possession of the land by squatting. If you squat or possess the land for 5 years you can apply for what is called a "friendly" entitlement of the land as long as you can prove that you have taken possession of the land, and it is not in a federally restricted zone. Your parcel gets measured and registered and is recognized by the federal government as private property. The "unfriendly" entitlement occurs after 10 years of squatting and instead of a request for the title, it is a demand for entitlement.

Here is the problem. Under both friendly and unfriendly possession of the land the proper registration of that possession is required in order to have your parcel of land recognized as private property by the federal government. The vast majority of those people never register their land therefore, not being recognized by the government; the government comes in and takes the land for their own use. Usually, the government sells it to a developer.

Now what happens? The local people feel cheated and vow revenge on the new developer. Usually, the military has to be brought in and uses force to keep the peace. I've personally seen this happen and believe me it's not a pretty site. They fence in the property and the people camp out in cars or make shift tents all along the fence. The fence is guarded by the military at first and then replaced by private guards. This is how it was recommended that we take possession of the Sands of Gold land.

I think most of you know that Jim and I both put our trust and faith in the Lord in everything that we do and the Sands of Gold Project is of no exception. I can't even begin to explain some of the downright miracles that have taken place in the progressive development of this project. I really think Jim said it best when he said "Frank-- God picked you up by the nose and threw you down on that beach".

I can assure you that I have taken considerable measures to ensure that the people that have possession of the Sands of Gold land are very much in agreement with me and in favor of the project. I have met with all of the community leaders and more than 700 individuals to promote and to get a feel of the attitude towards the project. I'm happy to report that 99.9% of the people are strongly in favor and pro project. The Sands of Gold and the land in general in Mexico is held in one of four ways:

\* Land held in an Ejido format, which is a collective ownership of the land, was given to townships in the hopes that the people would work the land and become self supporting. In the majority of cases, the people, lacking organization and education, did nothing with the land and it sits there being minimally productive, as is the case for most of the lands in the Sands of Gold Project. The natives don't really consider the ocean front land to be of much use to them because it is not suitable for agriculture.

\* Federally zoned land is land that is directly contiguous to bodies of water, like the ocean or lagoons, and although people have escrituras to the land, the escrituras are not recorded with the Federal authorities and therefore not legally recognized as a private parcel able to be entitled, as is the case for some of the lands in the SOG Project.

\* Agricultural lands, specifically designated for crops and such as in our case, coconut, banana, papaya, and other types of fruit bearing trees indigenous to Mexico. Although these lands are individually possessed, and in some cases parceled and private, they come under the authority of the Department of Agriculture, and nothing other than agricultural activities can be done with the land until the Dept. of Ag. Has given it's written consent.

\* Private land is that which has been parceled, privatized, and has designated boundaries and is not agricultural and does not belong to an Ejido and is not in the federal zone. Few parcels of land that we are acquiring are private.

In the Sands of Gold Project we cross the boundaries of all four types of land ownership. The problem is not so much that we have all 4 types of ownerships that we have to deal with. The problem is that no one has done the proper registrations with the Mexican government. Therefore Stewart can not write a title policy. Therefore, I won't require full payment of the land until I am able to deliver full and clean title. This process of getting the "native" lands to be properly registered is taking a while. Because Mexico is in a transitional phase (Presidential elections), we were forced to wait and see who was going to be the new president. The President can bypass all the red tape involved with getting these lands privatized by issuing a "Presidential decree" This is what we are working on with Felipe Calderon, the President-elect. Essentially, we backed him from the start of the campaign since I met him in Mexico City giving a speech at the yearly NAFINSA meeting, of which I am a consulting member:

<http://www.nafin.com/portalnf/?action=content&ionID=6&catID=154>

Our alliances have been solidly built. I have made personal connections with the President of Playa Ventura, the President of the Salinas, the President of Acapulco and the Governor of Guerrero and now the President of the United States of Mexico. I can't begin to tell you how important these connections are to the well being of the project. The bottom line is that I can walk into any of their offices and receive attention immediately.

The Sands of Gold Project has been received with open arms by all levels of government. I have been extremely busy making all these connections and securing the stability of the Sands of Gold Project. I will have the full cooperation of all levels of government and may receive millions in infrastructure assistance (\$30,000,000 projected at this time).

From: "Frank Sanchez" <francissanchez@live.com>  
To: "info@roimexico.com" <info@roimexico.com>  
Subject: ROI / InvestForClosures - Investor Update  
Date: Thu, 17 Apr 2008 12:04:22 -0400

ROI / InvestForClosures - Investor Update Hello Everyone I write to you in excellent spirits and grateful to God for every door that has been open, every person that has been put in our path and for each investor who has prayed for the success of the Sands of Gold Project.

I open my update to you in this way because after analyzing our project in every manner, logistically, politically, financially, and after much personal and spiritual reflection; I whole heartedly believe that this project has been put forth to all of us as a work for God in this world.

It is difficult for me to explain all the things that have happened which cause me to make the above statement, but as I put forth the updated information, I think you will agree that there can be no other explanation other than God's hand at work.

Not to keep you in suspense, I will tell you now that we have received the long awaited Letter of Commitment (LOC) (March 28, 2008) that we have been working so hard to obtain. Also, the contract that is tied to the Letter of Commitment has been drafted, presented to us, and it is being reviewed this very moment by 2 attorneys, 4 accountants, and our project consultant team Panorama.

Note that we will not reveal the actual sources via email until the final contract has been signed, so you will have the link to a masked version of the agreement ([www.roimexico.com/Contract\\_for\\_Bond\\_masked.doc](http://www.roimexico.com/Contract_for_Bond_masked.doc)). Trusted staff and board members will receive the actual contract upon the signature of a Non Disclosure, Non Circumvention Agreement.

I want you to understand that this process has been the largest, most complicated, physically and mentally challenging task that, as a company, we have ever dared to achieve. However, all of our prayers and the test of our faith have been answered. I have attached the actual agreement that we will sign and date April 17, 2008. (Assuming everything is agreed upon April 16, in our 11 AM conference call with the attorneys for both parties) I don't anticipate any problems in that at this point, only proofs and clarifications will be discussed.

You will see that the gross amount of the contract funding is for \$4,926,744,186.05. Once the fees and escrow reserves are subtracted, it leaves a net amount of \$2,850,000,000.00 Note that the gross amount of the loan includes a 3 year interest reserve set aside used to pay the debt for the first 3 years. We know that it has been a long hard road for everyone, but sifting through the complexities and reaffirming our alliances with all those involved (Mexico and USA) in the process; the hard work has finally paid off. We are also giving you the link to our latest Proforma ([www.roimexico.com/ROI-ProForma-040808-2.xls](http://www.roimexico.com/ROI-ProForma-040808-2.xls)). However, note we will not reveal the backup formulations as it is now proprietary information.

You will notice in the Proforma that there have been many changes to the project which is one of the reasons that it has taken so long. The project has more than doubled in scope since our last update to you.

(\$1.4B to \$2.85B) One of the reasons for the expansion of the project scope is what we are calling the Eco Park Annex,

([www.roimexico.com/Eco-Park-map.gif](http://www.roimexico.com/Eco-Park-map.gif)) which will connect up to the Sands of Gold land and be an ecological destination with some very exclusive home sites and the world's first ecological, glass constructed shopping mall , allowing for people to shop in the comfort of an air conditioned environment all the while being able to see the pristine ecological surroundings. See the example of the type of church construction that I have in mind and then imagine a similar structure built for a shopping mall.

<http://www.wayfarerschapel.org/your-visit/architecture/>

Also, the funders required that we provide actual documentation that the Mexican government would provide assistance in infrastructure; beach lands lease concessions, permits, security, and political support, before they would give us the LOC.

Obviously we were successful in doing so and note that although they are in Spanish, we are having them translated and can provide copies of the translated letters to you upon request.

([www.roimexico.com/carta de Bernardo y Marcos.pdf](http://www.roimexico.com/carta de Bernardo y Marcos.pdf)) The point is, this also added more time to the equation.

In order to complete this process it was necessary that we refortified our organization in order to ready ourselves for this tremendous undertaking. Some of you remember in previous emails that I said, there was going to be some changes in organizational structure and personnel.

The funders also request that we have a formal board structure in place.

This needed consideration, and also took more time.

We have created a Board of Directors. We have already had our first meeting and are still formulating the board and prospective members.

Those that have been asked to be on the board are loyal investors that have impeccable credentials and character. We will update you on this later, once this has been completed, and will introduce the board members via our new website.

We have also added a few more members to our staff. Jim Sweeney was a financial analyst for Harris Bank in their International Division. (God brought this man to me) Also, we have added Dave Hale, freelance writer who has had published articles in many of Americas top magazine as the Northwest Quarterly. Here is an article he is working on for the Sands of Gold ([www.roimexico.com/David-Hale-Northwest-Quarterly.doc](http://www.roimexico.com/David-Hale-Northwest-Quarterly.doc)). He will help in the redesigning of the website and will be in charge of coordinating our global marketing effort. (He is also an investor) Darcy Martin, one of our most treasured investors, has joined the team and may have already had contact with some of you. She has been helping us with the account reviews and at this time is about half way through them. Some of you may have already gotten your review. Others will receive it soon.

Mark Lincoln, the CFO of Hope for the Heart Ministries, [www.hopefortheheart.org](http://www.hopefortheheart.org) has also been a tremendous help to us, both with his financial savvy and his Spiritual guidance. Aside from being an all around incredible person, he is also an investor.

As you can see, many people from within our own investor base have rolled up their sleeves and helped us out with this incredible undertaking. I don't know how Jim and I could ever thank them sufficiently, but let it be known that we are both very grateful to God, for these people and to all of you that really pray for our success; because let me tell you, it is making a huge difference.

Another phenomenon that has occurred during this entire process is the coming forth of investors offering their fields of expertise to us. We didn't really ask anyone to help us and I feel that was a big mistake.

There are some incredibly talented and knowledgeable people that are right within our own investor base. The people I mentioned above sensed that we could use a lending hand and they were right. We have embraced their help and are open to anyone else that may be able to offer assistance.

Jim and I are no corporate big shot wheeler dealers, we are just regular people like yourselves. We recognized an opportunity, and moved forward on it the best we could. However, we have come to realize, we can only do so much. We have both given everything that we have to this project.

Jim has had continuous stress related health problems and I have lost my precious wife over this project. I don't blame her either. Who wants to be married to someone that works 20 hours a day?

The reality is this. Both Jim and I had a meeting with each other, because let's face it, the company is basically Jim and I, and we decided to really renew our faith in the Lord, and go back to the days when we both met and realized we were both members of one of our nation's most recognized churches, Willow Creek:

[http://en.wikipedia.org/wiki/Willow\\_Creek\\_Community\\_Church](http://en.wikipedia.org/wiki/Willow_Creek_Community_Church) .

All we wanted to do was create good for people in the world. Hence, we developed the Investor Disclosure System(r) Now we have been blessed with investors coming forward to help out, as well as miracles that have taken place in the financing of this project.

I just want to give you one example of what I consider actual miracles that could in no way be interpreted to be "just by chance".

An actual miracle

7 years ago we hired a young man named Dan Fitzgerald; some of you may have spoken with him on previous occasions. Dan's father used to have a seat on the Chicago Board of Trade. He got tired of retirement and started using his contacts to help people put deals like ours together.

Well, it turns out that he winds up brokering our deal (Miracle) and gives us the greatest advice that we ever had in this process. He says, work every angle in tandem and don't put all your eggs in one basket, so he leads us down the path of several roads to a master funding solution.

He tell us he has just successfully brokered a 5.2 Billion dollar deal with a gentleman that is doing a project similar to ours, but in Panama.

He says by chance the man is in town and perhaps as a favor to him he would agree to me with Jim and me.

We meet the guy and are completely blown away by the organization of his proforma and the presentation of his project. It made us realize just how far we still had to go in order to really put together a top-notch package. The next day I send the guy a thank you email and end it with a PS. I ask him "you aren't by any chance Karate Ken of NIU"? 5 minutes later I get a phone call that registers "Unnamed" The voice asks me "Did you go to Northern? And I reply, "Are you Karate Ken"?

Can you even begin to believe this? It turns out that Ken was a friend of mine that I had hung around with when I attended Northern Illinois University, 27 years ago. UNBELIEVABLE! The guy had been all around the world, including becoming a Special Forces agent in the military (which is where he found his Panama land) and winds up being the guy that gets put in front of us by Dan's dad. (Huge Miracle)

Once we established that we were old friends Ken sent me a copy of his entire Proforma and Executive Summary for his Panama Project that has already been accepted and has received the first payout of his \$5.2 B.

(Miracle) He said to basically drop our numbers into his format. He saved us at least a year's time in research and expense. (Miracle) This and the letters from the Mexican Government changed everything for us nearly overnight. Within 2 weeks of meeting Ken, we were able to get the Letter of Commitment.

(Huge Miracle)

Can you see where I am coming from? What are the chances that a crazy kid I knew nearly 30 years ago, who at that time was a black belt in karate, and who used any willing or non willing participant for his karate demonstrations, (myself included) winds up being the person to helps us shortcut our process and get us our Letter of Commitment. A Miracle! Don't you agree?

#### Funding Process

Now let me explain a little bit of what I anticipate will happen.

Upon the final signature of the contract for funding, there is a minimum of 120 days before the first payout. Here are the steps that have been given to us by the funders

([www.roimexico.com/Bond\\_Process\\_Outline-101507.doc](http://www.roimexico.com/Bond_Process_Outline-101507.doc)) We are about to complete step 5 in the process and for the most part the rest is up to the funders, hence the 120 days.

Once we have actually completed the contract tied to the Letter of Commitment, then that will activate a number of other pending situations like various land sales, hotel sales, and a bridge loan.

This will mean money for the company.

There are 2 serious contenders for a bridge loan commitment to us.

One is in the amount of 2 million dollars and another is for 4 million.

Both carry different terms with them, and truthfully, we aren't happy with either of them. However, they are both on standby readiness waiting for proof of the signed contract tied to the LOC. Upon receipt of a bridge loan we will immediately pay out approximately 1 million dollars to our investors.

I have attached the Quarterly draw schedule that is tied to the master funding agreement

([www.roimexico.com/ROI-Investment\\_Draw\\_Schedule-040408.xls](http://www.roimexico.com/ROI-Investment_Draw_Schedule-040408.xls)). In

the proforma you will notice a line item labeled "equity enhancement". This money is to be used to pay the bonuses that have been promised and 15 people that will be completely cashed out.

We anticipate the bridge loan to happen rather quickly but are still planning on at least 30 days from today.

I want to thank all of you from the bottom of our hearts, and a special thanks to all those who have helped out directly. I sincerely mean this, when I ask you to pray for the success of the Sands of Gold Project. Pray for the Holy Spirit to continue to perform miracles for us. Thanks for keeping the faith. We will let you know how the meeting went tomorrow, and hopefully we will soon be sending the email that says GLORY TO GOD-IT IS FINISHED!

Francis 'Frank' Sanchez Founder and Chief Executive Officer Realty Opportunities International/ InvestForClosures Financial ROI

Mexico: Live your dreams on the Sands of Gold 815-814-4364 Main Office  
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As of 2007, reports show that the Chief Executive Officer and President positions for our company size, location, and industry now earns an average annual salary of \$338,818.

When benefits and bonuses are added to this salary, the average total compensation for these positions would be **\$506,976**.

See Preliminary For-Profit Executive Compensation Analysis and Report by Baker, Thomsen Associates Insurance Services, Inc., a California corporation DBA SalaryExpert. Information compiled for this report is acquired directly from information filed with the US Internal Revenue Service (IRS) and/or the US Securities & Exchange Commission (SEC), SalariesReview.com, ERI Economic Research Institute, Inc., the US OES Salary Survey, PAQ Services, Inc., and other sources.

For the Sands of Gold project, three entities were created:

InvestForClosures Financial, LLC (called IFCF) – Founded on January 1, 2000

InvestForClosures Ventures, LLC (called IFCV) – Founded on December 30, 2004

Realty Opportunities International Mexico (called ROIM) – Founded on April 8, 2005

In 2005, our partner draw as managers of IFCF was fixed at \$105,000 for Frank Sanchez and \$98,000 for Jim Bourassa, and has remained unchanged since then.

At the time of business formation for IFCV and ROIM, Frank Sanchez and Jim Bourassa decided as managers to freeze their IFCF salary and not be compensated from IFCV or ROIM until project funding took place at a future date. We fixed the payment of our back-salary at 70% of the market rate, and assumed a 10% raise per year.

Based upon the report, our compensation should have been as follows:

	2005	2006	2007	
IFCF	287,455	319,394	354,883	
IFCV	287,455	319,394	354,883	
ROIM	215,591	319,394	354,883	
Total	790,501	958,182	1,064,649	<b>2,813,332</b>

Actual compensation was averaged at:

101,500	101,500	101,500	<b>304,500</b>
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Therefore, we accumulated approximately \$2,508,832 in back-pay compensation each (Frank Sanchez and Jim Bourassa), or a total of approximately **\$5,017,664**.

**5,017,664**